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PATENT
Attorney Docket No.: 87188-636306 (000220US)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

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For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

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Examiner: Olabode Akintola

Technology Center/Art Unit: 3691

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed January 14, 2011, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 7 of this paper.